

**ABSTRACT OF THE DISCLOSURE**

An apparatus including a processing device associated with a vendor or seller which processes information regarding a transaction involving an individual and the vendor or seller regarding at least one of a good, a product, a service, a security, a bond, a commodity, and a derivative, wherein the processing device generates a first message containing transaction confirmation information, and generates a second message containing information for providing the individual with notice of the first message, a memory device for storing the first message, a transmitter which transmits the second message to a first communication device associated with the individual, and a receiver which receives a request to receive the first message which request is transmitted from the first communication device or from a second communication device associated with the individual. The apparatus transmits the first message to the first communication device or the second communication device.